

Alabama Student Loan Program  
and  
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# COUNSELOR CONNECTION

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## New features added to AlabamaMentor.org

AlabamaMentor.org now includes a résumé builder and video clips. Users can access the résumé builder through the Career Center and through MyMentor. The résumé builder lets users create and print their own résumé, which can be automatically saved in MyMentor and changed as needed.



Users of AlabamaMentor.org can now access about 500 video clips in the Career Center module. Students, adult learners, parents, counselors and others in the educational community can view these video clips to receive detailed information about a particular career in the Career Center. The videos are also available in Spanish. To view the video clips, just go to the Career Center and click on either the List of Careers by Clusters or the Alphabetical List of Careers.

## School visits made

Jeff Golden, outreach counselor for The Alabama Student Loan Program—KHEAA, has been making visits to all of the public high schools around the state.

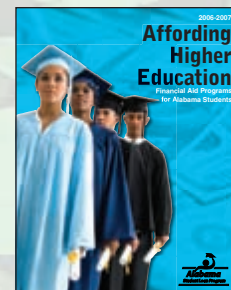


If you have an event scheduled that Jeff could help with by presenting college planning or financial aid information to students, parents, or guidance counselors, please contact him by phone 334.265.9720, fax 334.265.9750, or e-mail [jgolden@kheslc.com](mailto:jgolden@kheslc.com).

## Affording Higher Education

Work on the 2007–2008 edition of *Affording Higher Education* has begun. This publication has the most up-to-date information regarding loans, grants and scholarships available to Alabama students. Included are listings of financial aid sources from organizations, companies, schools, and the state and federal government. *Affording Higher Education* is distributed free to schools and libraries by the Alabama Student Loan Program and The Student Loan People.

Please contact [publications@kheaa.com](mailto:publications@kheaa.com) if you have information, especially contact info, about local scholarships in your area.

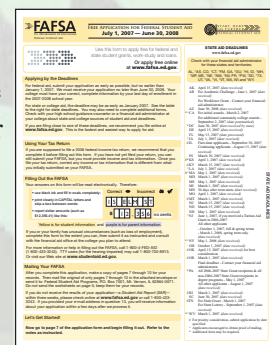


## It's FAFSA time

Encourage your students to complete the FAFSA as soon as possible. Students seeking college aid for the 2007–2008 school year should file the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

The FAFSA is used to apply for most need-based state, federal and institutional aid programs. Some student aid funds are limited, and those who apply early have the best chance to receive all of the aid for which they may qualify.

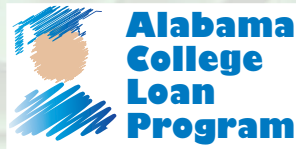
Students who file the FAFSA online will get their results 7 to 14 days faster than those who file by mail. Students can also file a paper FAFSA, available from high school guidance offices and college financial aid offices.





# Save money with an Alabama College Loan!

The Alabama College Loan Program offers Alabama's lowest-cost student loans for undergraduate, graduate and professional students, and parents of undergraduate students. Look at these great benefits:



## Stafford Loan:

- **0% origination fee**
- **0% federal default fee**
- **5% credit** to the original loan principal after the first 30 consecutive on-time payments
- **0.25% interest rate reduction** for automatic payments

The following benefits apply to PLUS Loans for parents of undergraduate students and for graduate-level and above borrowers:

- **0% federal default fee**
- **5% credit** to the original loan principal after the first 30 consecutive on-time payments
- **2% interest rate reduction** after full disbursement (requires timely payments to retain this benefit)
- **0.25% interest rate reduction** for automatic payments

In addition to the great rates offered on Stafford and PLUS loans, the Alabama College Loan Program also helps you save money after graduation.

If you work in one of the following areas and have a Stafford or graduate PLUS loan with us, you may qualify for **interest-free** loans:

**Alabama National Guard members** who were called to active duty after Sept. 11, 2001 and who served in good standing qualify for interest-forgiveness on their Stafford and graduate PLUS loans during enlistment — and for **30 years** after discharge! This benefit is also available to members' spouses (as long as they're still married) and their dependents.



**Teachers** who have a valid teaching certificate and work full-time in a certified Alabama public elementary or secondary school classroom receive interest forgiveness on their Stafford and graduate PLUS loans.

**Nurses** who have a valid Alabama nursing license and work full-time will receive interest forgiveness on their Stafford and graduate PLUS loans.



To qualify for the interest-free benefit, you must meet the criteria listed above and apply for the benefits each year. Any interest already paid during the eligible year will be applied as a principal reduction. To determine eligibility or for more information, call 888.678.4625 or go to [alstudentaid.com](http://alstudentaid.com).